



This document describes the Housing Finance Agency (HFA) Hardest-Hit Fund (HHF) data that state HFAs are required to provide to the U.S. Department of the Treasury. It includes quarterly borrower characteristic data and program specific performance data. All HFA HHF data submitted to the U.S. Department of the Treasury must be accurate, complete, and in agreement with retained HFA records. Data should be reported by each state HFA by the 45th day following the quarter.

Data requested in the "Borrower Characteristic" worksheet should be reported in aggregate for all HHF programs run by the state HFA. Program specific data is separated into reporting tabs for each individual program. State HFAs should report program performance data on an individual program basis. A data dictionary has been provided to assist in the definition of each data point.

**Template Version Date: August 2018**

New Jersey			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
1	<b>Unique Borrower Count</b>		
2	Number of Unique Borrowers Receiving Assistance	286	10282
3	Number of Unique Borrowers Denied Assistance	287	14411
4	Number of Unique Borrowers Withdrawn from Program	5	645
5	Number of Unique Borrowers in Process	N/A	166
6	Total Number of Unique Borrower Applicants	N/A	25504
7	<b>Program Expenditures (\$)</b>		
8	Total Assistance Provided to Date	\$6,238,003	\$346,456,362
9	Total Spent on Administrative Support, Outreach, and Counseling	\$526,731	\$38,450,789
10	<b>Geographic Breakdown (by county)</b>		
11	Atlantic	49	1150
12	Bergen	0	467
13	Burlington	51	1000
14	Camden	79	1629
15	Cape May	2	124
16	Cumberland	2	232
17	Essex	13	591
18	Gloucester	40	924
19	Hudson	1	161
20	Hunterdon	0	54
21	Mercer	22	383
22	Middlesex	3	675
23	Monmouth	3	597
24	Morris	1	242
25	Ocean	7	549
26	Passaic	5	328
27	Salem	0	86
28	Somerset	2	210
29	Sussex	1	257
30	Union	5	476
31	Warren	0	147

New Jersey		
HFA Performance Data Reporting- Borrower Characteristics		
	QTD	Cumulative
32	<b>Home Mortgage Disclosure Act (HMDA)</b>	
33	<i>Borrower</i>	
34	<b>Race</b>	
35	American Indian or Alaskan Native	0 40
36	Asian	1 303
37	Black or African American	58 2,547
38	Native Hawaiian or other Pacific Islander	0 26
39	White	163 6,114
40	Information not provided by borrower	64 1,252
41	<b>Ethnicity</b>	
42	Hispanic or Latino	37 1,310
43	Not Hispanic or Latino	185 8,364
44	Information not provided by borrower	64 608
45	<b>Sex</b>	
46	Male	136 4,926
47	Female	86 4,748
48	Information not provided by borrower	64 608
49	<i>Co-Borrower</i>	
50	<b>Race</b>	
51	American Indian or Alaskan Native	0 21
52	Asian	2 169
53	Black or African American	15 708
54	Native Hawaiian or other Pacific Islander	0 12
55	White	52 2,694
56	Information not provided by borrower	18 545
57	<b>Ethnicity</b>	
58	Hispanic or Latino	13 585
59	Not Hispanic or Latino	55 3,317
60	Information not provided by borrower	18 246
61	<b>Sex</b>	
62	Male	24 1,318
63	Female	45 2,585
64	Information not provided by borrower	18 246
Line 1 - Since applications marked as approved, denied, or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion.		

# New Jersey

## HFA Performance Data Reporting- Program Performance HomeKeeper Program

		QTD	Cumulative
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	0	1,639
4	% of Total Number of Applications	N/A	36.25%
5	<i>Denied</i>		
6	Number of Borrowers Denied	7	2,584
7	% of Total Number of Applications	N/A	57.16%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	298
10	% of Total Number of Applications	N/A	6.55%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	0
13	% of Total Number of Applications	N/A	0.00%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	4,521
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	N/A	N/A
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	\$0	\$1,641
20	Median 1st Lien Housing Payment After Assistance	\$0	\$0
21	Median Length of Time Borrower Receives Assistance	N/A	10
22	Median Assistance Amount	\$0	\$31,880
23	<b>Assistance Characteristics</b>		
24	Assistance Provided to Date	\$1,027,352	<b>\$52,143,498</b>
25	<b>Other Characteristics</b>		
26	<i>Current</i>		
27	Number	0	312
28	%	0.00%	19.04%
29	<i>Delinquent (30+)</i>		
30	Number	0	152
31	%	0.00%	9.27%
32	<i>Delinquent (60+)</i>		
33	Number	0	206
34	%	0.00%	12.57%
35	<i>Delinquent (90+)</i>		
36	Number	0	969
37	%	0.00%	59.12%
38	<b>Borrower Income (\$)</b>		
39	Above \$90,000	0.00%	10.68%
40	\$70,000- \$89,000	0.00%	8.91%
41	\$50,000- \$69,000	0.00%	14.89%
42	Below \$50,000	0.00%	65.52%
43	<b>Hardship</b>		
44	Unemployment	0	1,239
45	Underemployment	0	400
46	Divorce	0	0
47	Medical Condition	0	0
48	Death	0	0
49	Other	0	0

# New Jersey

## HFA Performance Data Reporting- Program Performance HomeKeeper Program

		QTD	Cumulative
50	<b>Program Outcomes</b>		
51	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	202	1537
52	<b>Alternative Outcomes</b>		
53	<i>Foreclosure Sale</i>		
54	Number	0	0
55	%	0.00%	0.00%
56	<i>Cancelled</i>		
57	Number	0	0
58	%	0.00%	0.00%
59	<i>Deed in Lieu</i>		
60	Number	0	0
61	%	0.00%	0.00%
62	<i>Short Sale</i>		
63	Number	0	0
64	%	0.00%	0.00%
65	<b>Program Completion/ Transition</b>		
66	<i>Loan Modification Program</i>		
67	Number	N/A	N/A
68	%	N/A	N/A
69	<i>Re-employed/ Regain Appropriate Employment Level</i>		
70	Number	0	0
71	%	0.00%	0.00%
72	<i>Reinstatement/Current/Payoff</i>		
73	Number	202	1,537
74	%	100.00%	100.00%
75	<i>Other - Borrower Still Owns Home</i>		
76	Number	0	0
77	%	0.00%	0.00%

# New Jersey

## HFA Performance Data Reporting- Program Performance Home Saver Program

		QTD	Cumulative
<b>Program Intake/Evaluation</b>			
<i>Approved</i>			
	Number of Borrowers Receiving Assistance	63	874
	% of Total Number of Applications	N/A	13.60%
<i>Denied</i>			
	Number of Borrowers Denied	281	5139
	% of Total Number of Applications	N/A	79.98%
<i>Withdrawn</i>			
	Number of Borrowers Withdrawn	5	397
	% of Total Number of Applications	N/A	6.18%
<i>In Process</i>			
	Number of Borrowers In Process	N/A	15
	% of Total Number of Applications	N/A	0.24%
<i>Total</i>			
	Total Number of Borrowers Applied	N/A	6425
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	N/A	N/A
<b>Program Characteristics</b>			
<b>General Characteristics</b>			
	Median 1st Lien Housing Payment Before Assistance	\$1,605	\$1,561
	Median 1st Lien Housing Payment After Assistance	\$1,463	\$1,452
	Median 2nd Lien Housing Payment Before Assistance	\$156	\$222
	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
	Median 1st Lien UPB Before Program Entry	\$202,525	\$191,725
	Median 1st Lien UPB After Program Entry	\$154,538	\$159,207
	Median 2nd Lien UPB Before Program Entry	\$28,203	\$32,000
	Median 2nd Lien UPB After Program Entry	N/A	N/A
	Median Principal Forgiveness	\$30,826	\$29,005
	Median Assistance Amount	\$50,000	\$50,000
<b>Assistance Characteristics</b>			
	Assistance Provided to Date	\$2,966,651	<b>\$39,588,692</b>
<b>Other Characteristics</b>			
<i>Current</i>			
	Number	6	124
	%	9.52%	14.19%
<i>Delinquent (30+)</i>			
	Number	6	60
	%	9.52%	6.86%
<i>Delinquent (60+)</i>			
	Number	6	61
	%	9.52%	6.98%
<i>Delinquent (90+)</i>			
	Number	45	629
	%	71.44%	71.97%
<b>Current Combined Loan to Value Ratio (CLTV)</b>			
	<100%	19.05%	21.43%
	100%-119%	42.86%	34.65%
	120%-139%	23.81%	22.64%
	140%-159%	9.52%	11.70%
	>=160%	4.76%	9.57%
<b>Borrower Income (\$)</b>			

# New Jersey

## HFA Performance Data Reporting- Program Performance Home Saver Program

		QTD	Cumulative
51	Above \$90,000	6.35%	6.53%
52	\$70,000- \$89,000	6.35%	13.53%
53	\$50,000- \$69,000	39.68%	32.22%
54	Below \$50,000	47.62%	47.72%
55	<b>Hardship</b>		
56	Unemployment	20	439
57	Underemployment	9	242
58	Divorce	4	15
59	Medical Condition	7	51
60	Death	1	32
61	Other	22	95
62	<b>Program Outcomes</b>		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	87	811
64	<b>Alternative Outcomes</b>		
65	<i>Foreclosure Sale</i>		
66	Number	0	0
67	%	0.00%	0.00%
68	<i>Cancelled</i>		
69	Number	0	0
70	%	0.00%	0.00%
71	<i>Deed in Lieu</i>		
72	Number	0	0
73	%	0.00%	0.00%
74	<i>Short Sale</i>		
75	Number	0	0
76	%	0.00%	0.00%
77	<b>Program Completion/ Transition</b>		
78	<i>Loan Modification Program</i>		
79	Number	87	811
80	%	100.00%	100.00%
81	<i>Reinstatement/Current/Payoff</i>		
82	Number	N/A	N/A
83	%	N/A	N/A
84	<i>Other - Borrower Still Owns Home</i>		
85	Number	N/A	N/A
86	%	N/A	N/A

Lines 45-49 - When an applicant that received HS applies for HK it may change CLTV totals based on updated information.

# New Jersey

## HFA Performance Data Reporting- Program Performance HomeKeeper Program

		QTD	Cumulative
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	N/A	6005
4	% of Total Number of Applications	N/A	45.86%
5	<i>Denied</i>		
6	Number of Borrowers Denied	N/A	6952
7	% of Total Number of Applications	N/A	53.10%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	N/A	136
10	% of Total Number of Applications	N/A	1.04%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	N/A
13	% of Total Number of Applications	N/A	N/A
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	13093
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	N/A	N/A
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	N/A	1662
20	Median 1st Lien Housing Payment After Assistance	N/A	0
21	Median Length of Time Borrower Receives Assistance	N/A	19
22	Median Assistance Amount	N/A	43072
23	<b>Assistance Characteristics</b>		
24	Assistance Provided to Date	N/A	<b>\$230,706,171</b>
25	<b>Other Characteristics</b>		
26	<i>Current</i>		
27	Number	N/A	1633
28	%	N/A	27.19%
29	<i>Delinquent (30+)</i>		
30	Number	N/A	503
31	%	N/A	8.38%
32	<i>Delinquent (60+)</i>		
33	Number	N/A	428
34	%	N/A	7.13%
35	<i>Delinquent (90+)</i>		
36	Number	N/A	3441
37	%	N/A	57.30%

<b>New Jersey</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>HomeKeeper Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
38	<b>Program Outcomes</b>		
39	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	N/A	6005
40	<b>Alternative Outcomes</b>		
41	<i>Foreclosure Sale</i>		
42	Number	N/A	0
43	%	N/A	0.00%
44	<i>Cancelled</i>		
45	Number	N/A	0
46	%	N/A	0.00%
47	<i>Deed in Lieu</i>		
48	Number	N/A	0
49	%	N/A	0.00%
50	<i>Short Sale</i>		
51	Number	N/A	0
52	%	N/A	0.00%
53	<b>Program Completion/ Transition</b>		
54	<i>Loan Modification Program</i>		
55	Number	N/A	13
56	%	N/A	0.21%
57	<i>Re-employed/ Regain Appropriate Employment Level</i>		
58	Number	N/A	40
59	%	N/A	0.67%
60	<i>Reinstatement/Current/Payoff</i>		
61	Number	N/A	3218
62	%	N/A	53.59%
63	<i>Other - Borrower Still Owns Home</i>		
64	Number	N/A	2734
65	%	N/A	45.53%

# New Jersey

## HFA Performance Data Reporting- Program Performance HomeSeeker Down Payment Assistance Program

		QTD	Cumulative
1	<b>Program Intake/Evaluation</b>		
2	<i>Funded</i>		
3	Number of Borrowers Receiving Assistance	227	1908
4	% of Total Number of Submissions	N/A	78.34%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	2
7	% of Total Number of Submissions	N/A	0.01%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	0
10	% of Total Number of Submissions	N/A	0.00%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	528
13	% of Total Number of Submissions	N/A	21.65%
14	<i>Total</i>		
15	Total Number of Borrowers Submitted for Assistance	N/A	2438
16	Number of Borrowers that Previously Participated in Other HFA HHF Programs	0	0
17	<b>Program Characteristics</b>		
18	<b>Loan Characteristics at Origination</b>		
19	Median Purchase Price	\$155,000	\$160,000
20	Median Credit Score	687	684
21	Median DTI	28.01%	27.43%
22	<b>Assistance Characteristics</b>		
23	Assistance Provided to Date	\$2,244,000	<b>\$24,018,000</b>
24	<b>Borrower Characteristics</b>		
25	<b>Borrower Income (\$)</b>		
26	Above \$90,000	14.54%	19.03%
27	\$70,000- \$89,000	25.99%	24.21%
28	\$50,000- \$69,000	34.80%	34.43%
29	Below \$50,000	24.67%	22.33%
30	<b>Home Mortgage Disclosure Act (HMDA)</b>		

## New Jersey

### HFA Performance Data Reporting- Program Performance HomeSeeker Down Payment Assistance Program

		QTD	Cumulative
	<b>Borrower</b>		
	<b>Race</b>		
31	American Indian or Alaskan Native	0	3
32	Asian	0	27
33	Black or African American	40	289
34	Native Hawaiian or other Pacific Islander	0	3
35	White	136	1302
36	Information not provided by borrower	51	284
37	<b>Ethnicity</b>		
38	Hispanic or Latino	34	235
39	Not Hispanic or Latino	142	1389
40	Information not provided by borrower	51	284
41	<b>Sex</b>		
42	Male	119	962
43	Female	57	662
44	Information not provided by borrower	51	284
45	<b>Co-Borrower</b>		
46	<b>Race</b>		
47	American Indian or Alaskan Native	0	2
48	Asian	0	15
49	Black or African American	10	61
50	Native Hawaiian or other Pacific Islander	0	1
51	White	42	441
52	Information not provided by borrower	12	79
53	<b>Ethnicity</b>		
54	Hispanic or Latino	11	80
55	Not Hispanic or Latino	40	440
56	Information not provided by borrower	12	79
57	<b>Sex</b>		
58	Male	16	157
59	Female	36	363
60	Information not provided by borrower	12	79
61	<b>Geographic Breakdown (by Targeted Area)</b>		
62	Atlantic	43	364
63	Burlington	46	217
64	Camden	69	724
65	Essex	8	58
66	Gloucester	36	417
67	Mercer	20	62
68	Passaic	3	17
69	Union	2	49

## Data Dictionary

### HFA Performance Data Reporting - Borrower Characteristics

**The Following Data Points Are To Be Reported In Aggregate For All Programs:**

Unique Borrower Count		
Number of Unique Borrowers Receiving Assistance		Total number of <b>unique</b> borrowers having received some form of assistance under any one of the HFA's programs. The total number of borrowers represented in the Geographic Breakdown and HMDA fields should foot to this number.
Number of Unique Borrowers Denied Assistance		Total number of <b>unique</b> borrowers <b>not</b> receiving assistance under any of the programs and not withdrawn.
Number of Unique Borrowers Withdrawn from Program		Total number of <b>unique</b> borrowers who <b>do not</b> receive assistance under any program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA.
Number of Unique Borrowers in Process		Total number of <b>unique</b> borrowers who have not been decided for any program and are pending review. This should be reported in the Cumulative column only.
Total Number of Unique Applicants		Total number of unique borrowers. This should be the total of the four above fields and reported in the Cumulative column only.

Program Expenditures		
Total Assistance Provided to Date		<b>Total</b> amount of assistance disbursed by the HFA across all programs.
Total Spent on Administrative Support, Outreach, and Counseling		<b>Total</b> amount spent on administrative expenses to support the program(s).

Geographic Breakdown (by County)		
All Categories		Number of aggregate borrowers assisted in each county listed.

Home Mortgage Disclosure Act (HMDA)		
<b>Borrower</b>		
<b>Race</b>		
All Categories		All totals for the aggregate number of borrowers assisted.
<b>Ethnicity</b>		
All Categories		All totals for the aggregate number of borrowers assisted.
<b>Sex</b>		
All Categories		All totals for the aggregate number of borrowers assisted.
<b>Co-Borrower</b>		
<b>Race</b>		
All Categories		All totals for the aggregate number of borrowers assisted.
<b>Ethnicity</b>		
All Categories		All totals for the aggregate number of borrowers assisted.
<b>Sex</b>		
All Categories		All totals for the aggregate number of borrowers assisted.

### HFA Performance Data Reporting - Program Performance

**The Following Data Points Are To Be Reported In Aggregate For All Non-Blight/DPA Programs:**

Program Intake/Evaluation		
<i>Approved</i>		
Number of Borrowers Receiving Assistance		The total number of borrowers receiving assistance for the specific program.
% of Total Number of Applications		Total number of borrowers receiving assistance for the specific program divided by the total number of borrowers who applied for the specific program.
<i>Denied</i>		
Number of Borrowers Denied		The total number of borrowers denied for assistance for the specific program. A denial is defined as a borrower who has provided the necessary information for consideration for program assistance, but is not approved for assistance under the specific program.
% of Total Number of Applications		Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who applied for the specific program.
<i>Withdrawn</i>		
Number of Borrowers Withdrawn		The total number of borrowers withdrawn from the specific program. A withdrawal is defined as a borrower who does not receive assistance under a program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA.
% of Total Number of Applications		Total number of borrowers withdrawn for the specific program divided by the total number of borrowers who applied for the specific program.
<i>In Process</i>		
Number of Borrowers In Process		The total number of borrowers who have applied for assistance from the specific program that have not been decided and are pending review. This should be reported in the Cumulative column only.
% of Total Number of Applications		Total number of borrowers who have applied for assistance from the specific program that have not been decided and are pending review divided by the total number of borrowers who applied for the specific program.
<i>Total</i>		
Total Number of Borrowers Applied		Total number of borrowers who applied for the specific program (approved, denied, withdrawn and in process). This should be reported in the Cumulative column only.
Number of Borrowers Participating in Other HFA HHF Programs or Program Components		Number of borrowers participating in other HFA sponsored HHF programs or other HHF program components ( <i>i.e.</i> , funded borrowers only).

Program Characteristics (For All Approved Applicants)		
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General Characteristics		
Median Assistance Amount		Median amount of assistance (\$) disbursed to the lender/servicer on behalf of the borrower. This field may be calculated differently for unemployment assistance programs.

Assistance Characteristics		
Assistance Provided		Total amount of aggregate assistance disbursed by the HFA (does not include lender matching assistance or borrower partial payments).

Other Characteristics		
<i>Current</i>		
Number		Number of borrowers current at the time of application.
%		Number of current borrowers divided by the total number of approved applicants.
<i>Delinquent (30+)</i>		
Number		Number of borrowers 30+ days delinquent but less than 60 days delinquent at the time of application.
%		Number of borrowers 30+ days delinquent but less than 60 days delinquent divided by the total number of approved applicants.
<i>Delinquent (60+)</i>		
Number		Number of borrowers 60+ days delinquent but less than 90 days delinquent at the time of application.
%		Number of borrowers 60+ days delinquent but less than 90 days delinquent divided by the total number of approved applicants.
<i>Delinquent (90+)</i>		
Number		Number of borrowers 90+ days delinquent at the time of application.

	%	Number of borrowers 90+ days delinquent divided by the total number of approved applicants.
<b>Borrower Income</b>		
	Above \$90,000	Percentage of borrowers assisted with gross annual income \$90,000 or greater, rounded to the nearest hundredth.
	\$70,000- \$89,000	Percentage of borrowers assisted with gross annual income \$70,000-89,000, rounded to the nearest hundredth.
	\$50,000- \$69,000	Percentage of borrowers assisted with gross annual income \$50,000-69,000, rounded to the nearest hundredth.
	Below \$50,000	Percentage of borrowers assisted with gross annual income less than \$50,000, rounded to the
<b>Hardship</b>		
	Unemployment	Number of borrowers assisted with unemployment hardship.
	Underemployment	Number of borrowers assisted with underemployment hardship.
	Divorce	Number of borrowers assisted with divorce hardship.
	Medical Condition	Number of borrowers assisted with medical condition hardship.
	Death	Number of borrowers assisted with death hardship.
	Other	Number of borrowers assisted with other hardship.
<b>Program Outcomes</b>		
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of borrowers no longer receiving assistance under this program.
<b>Alternative Outcomes</b>		
	<i>Foreclosure Sale</i>	
	Number	Number of borrowers transitioned out of the HHF program into a foreclosure sale.
	%	Number of foreclosed borrowers divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Cancelled</i>	
	Number	Number of borrowers who were <b>approved and funded</b> , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition.
	%	Number of cancelled borrowers divided by the total number of borrowers no longer receiving
<b>HFA Performance Data Reporting - Program Performance</b>		
<b>The Following Data Points Are To Be Reported In Aggregate For All Unemployment Assistance Programs:</b>		
<b>Program Characteristics (For All Approved Applicants)</b>		
<b>General Characteristics</b>		
	Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
	Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment, less HFA contribution.
	Median Length of Time Borrower Receives Assistance	Median length of time borrowers have actually received assistance since disbursement for
<b>Alternative Outcomes</b>		
	<i>Deed-in-Lieu</i>	
	Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Short Sale</i>	
	Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<b>Program Completion/ Transition</b>		
	<i>Loan Modification Program</i>	
	Number	Number of borrowers who transitioned into a loan modification or principal reduction program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Re-employed/ Regain Appropriate Employment Level</i>	
	Number	Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Reinstatement/Current/Payoff</i>	
	Number	Number of borrowers who transitioned out of the program due to reinstating/bringing loan current.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Other</i>	
	Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<b>HFA Performance Data Reporting - Program Performance</b>		
<b>The Following Data Points Are To Be Reported In Aggregate For All Reinstatement Assistance Programs:</b>		
<b>Alternative Outcomes</b>		
	<i>Deed-in-Lieu</i>	
	Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Short Sale</i>	
	Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<b>Program Completion/ Transition</b>		
	<i>Loan Modification Program</i>	
	Number	Number of borrowers who transitioned into a loan modification program (such as the Making Home Affordable Program).

%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Re-employed/ Regain Appropriate Employment Level</i>	
Number	Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Reinstatement/Current/Payoff</i>	
Number	Number of borrowers who transitioned out of the program due to reinstating/bringing loan current.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Other</i>	
Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

### HFA Performance Data Reporting - Program Performance

The Following Data Points Are To Be Reported In Aggregate For All Principal Reduction Programs:

#### Program Characteristics (For All Approved Applicants)

##### General Characteristics

Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment after modification (including recast or refinance), or principal curtailment.
Median 2nd Lien Housing Payment Before Assistance	Median contractual borrower payment on their second lien before receiving assistance.
Median 2nd Lien Housing Payment After Assistance	Median contractual second lien payment after assistance from the program, if applicable.
Median 1st Lien UPB Before Program Entry	Median unpaid principal balance prior to receiving assistance.
Median 1st Lien UPB After Program Entry	Median unpaid principal balance after receiving assistance.
Median 2nd Lien UPB Before Program Entry	Median second lien unpaid principal balance prior to receiving assistance, if applicable.
Median 2nd Lien UPB After Program Entry	Median second lien unpaid principal balance after receiving assistance, if applicable.
Median Principal Forgiveness	Median amount of principal reduced, including the amount (\$) disbursed by the HFA on behalf of the borrower and the amount (\$) disbursed by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized.

##### Current Combined Loan to Value Ratio (CLTV)

<100%	Percentage of borrowers assisted with combined loan-to-value ratio less than 100%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
100%-109%	Percentage of borrowers assisted with combined loan-to-value ratio 100-109%, calculated using the unpaid principal balance for all first and junior lien (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
110%-120%	Percentage of borrowers assisted with combined loan-to-value ratio 110-120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
>120%	Percentage of borrowers assisted with combined loan-to-value ratio greater than 120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.

##### Alternative Outcomes

<i>Deed-in-Lieu</i>	
Number	Number of borrowers transitioned out of the HFA program into a deed-in-lieu as an unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Short Sale</i>	
Number	Number of borrowers transitioned out of the HFA program into a short sale as an unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

##### Program Completion/ Transition

<i>Loan Modification Program</i>	
Number	Number of borrowers who received a recast/reamortization of the principal balance or a modification of their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Reinstatement/Current/Payoff</i>	
Number	Number of borrowers who transitioned out of the program due paying off their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Other</i>	
Number	Number of borrowers who received a refinance or principal curtailment of their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

### HFA Performance Data Reporting - Program Performance

The Following Data Points Are To Be Reported In Aggregate For All UPB/Lien Extinguishment Programs:

#### Program Characteristics (For All Approved Applicants)

##### General Characteristics

Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment after modification (including recast or refinance), or principal curtailment.
Median 2nd Lien Housing Payment Before Assistance	Median contractual borrower payment on their second lien before receiving assistance.
Median 2nd Lien Housing Payment After Assistance	Median contractual second lien payment after assistance from the program, if applicable.
Median 1st Lien UPB Before Program Entry	Median unpaid principal balance prior to receiving assistance.
Median 1st Lien UPB After Program Entry	Median unpaid principal balance after receiving assistance.
Median 2nd Lien UPB Before Program Entry	Median second lien unpaid principal balance prior to receiving assistance, if applicable.
Median 2nd Lien UPB After Program Entry	Median second lien unpaid principal balance after receiving assistance, if applicable.
Median Principal Forgiveness	Median amount of principal reduced, including the amount (\$) disbursed by the HFA on behalf of the borrower and the amount (\$) disbursed by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized.

##### Current Combined Loan to Value Ratio (CLTV)

<100%	Percentage of borrowers assisted with combined loan-to-value ratio less than 100%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
100%-109%	Percentage of borrowers assisted with combined loan-to-value ratio 100-109%, calculated using the unpaid principal balance for all first and junior lien (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
110%-120%	Percentage of borrowers assisted with combined loan-to-value ratio 110-120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
>120%	Percentage of borrowers assisted with combined loan-to-value ratio greater than 120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.

**Alternative Outcomes**

<i>Deed-in-Lieu</i>	
Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Short Sale</i>	
Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

**Program Completion/ Transition**

<i>Loan Modification Program</i>	
Number	Number of borrowers who received a modification of their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Reinstatement/Current/Payoff</i>	
Number	Number of borrowers who transitioned out of the program due to paying off their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Other</i>	
Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

**HFA Performance Data Reporting - Program Performance**

The Following Data Points Are To Be Reported In Aggregate For All Transition Assistance Programs:

**Program Completion/ Transition**

<i>Short Sale</i>	
Number	Number of borrowers who transitioned out of the program into a short sale as the intended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Deed-in-Lieu</i>	
Number	Number of borrowers who transitioned out of the program into a deed-in-lieu as the intended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

**HFA Performance Data Reporting - Program Performance**

The Following Data Points May Be Reported In Aggregate For Blight Elimination Programs

**Program Intake/Evaluation**

<i>Approved/Funded</i>	
Number of Structures Receiving Assistance	The total number of structures approved and funded.
% of Total Number of Structures	Total number of structures receiving funding divided by the total number of structures submitted for eligibility review.
<i>Denied/Cancelled</i>	
Number of Structures Denied	The total number of structures denied for funding. The full application and all necessary information was received and reviewed, but the structure was not approved for funding.
% of Total Number of Submissions	Total number of structures denied for funding divided by the total number of structures submitted for eligibility review.
<i>Withdrawn</i>	
Number of Structures Withdrawn	The total number of structures withdrawn by the program partner.
% of Total Number of Submissions	Total number of structures withdrawn divided by the total number of structures that have been submitted for eligibility review.
<i>In Process</i>	
Number of Structures In Process	The total number of structures submitted that are pending review, or are in review but have not been decided. This should be reported in the Cumulative column only.
% of Total Number of Submissions	Total number of structures submitted that are pending review, or are in review but have not been decided divided by the total number of structures that have been submitted for eligibility review.
<i>Total</i>	
Total Number of Structures Submitted for Eligibility Review	Total number of structures that have been submitted for eligibility review (approved, denied, withdrawn and in process). This should be reported in the Cumulative column only.

**Program Characteristics**

Total Assistance Provided	Total amount of aggregate assistance disbursed by the HFA.
Median Assistance Spent on Acquisition	Median amount of aggregate assistance spent by the HFA to acquire the blighted property.
Median Assistance Spent on Demolition	Median amount of aggregate assistance spent by the HFA to demolish the blighted property.
Median Assistance Spent on Greening	Median amount of aggregate assistance spent by the HFA to green the blighted property.
Total Assistance Reserved	Total amount of assistance reserved to be spent by the HFA for In-Process structures. Reserved assistance may vary quarter over quarter as existing applications are decided and new applications are submitted for review. This should be reported in the Cumulative column only.

**Geographic Breakdown (by City/County)**

Approved/Funded Number of Structures	Aggregate number of structures funded in each city or county listed.
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**HFA Performance Data Reporting - Program Performance**

The Following Data Points May Be Reported In Aggregate For Down Payment Assistance Programs

**Program Intake/Evaluation**

<b>Funded</b>	
Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance.
% of Total Number of Submissions	Total number of borrowers receiving assistance divided by the total number of borrowers submitted for assistance.
<b>Denied</b>	
Number of Borrowers Denied	The total number of borrowers referred by the lender for assistance in which the transaction was denied by the HFA
% of Total Number of Submissions	Total number of borrowers denied divided by the total number of borrowers submitted for assistance.
<b>Withdrawn</b>	
Number of Borrowers Withdrawn	The total number of borrowers referred by the lender for assistance in which the mortgage transaction or sale could not be completed.
% of Total Number of Submissions	Total number of borrowers withdrawn divided by the total number of borrowers submitted for assistance.
<b>In Process</b>	
Number of Borrowers In Process	The number of borrowers who have applied and are eligible for down payment assistance, pending the scheduling or execution of the mortgage closing. This should be reported in the Cumulative column only.
% of Total Number of Submissions	Total number of borrowers in process divided by the total number of borrowers submitted for assistance.
<b>Total</b>	
Total Number of Borrowers Submitted for Assistance	The total number of borrowers submitted by the lender to the HFA for assistance (approved, withdrawn and in process). This should be reported in the Cumulative column only.
Number of Borrowers that Previously Participated in Other HFA HHF Programs	Number of borrowers who previously participated in other HFA sponsored HHF programs or other HHF program components (i.e., funded borrowers only).

**Program Characteristics**

<b>Loan Characteristics at Origination</b>	
Median Purchase Price	The median home purchase price for all borrower-assisted properties at the time of origination.
Median Credit Score	The median credit score of all borrowers at the time of origination.
Median DTI	The median front-end debt-to-income ratio at the time of origination (as defined by program).
<b>Assistance Characteristics</b>	
Assistance Provided	Total amount of aggregate assistance exclusively disbursed by the HFA.

**Borrower Income**

Above \$90,000	Percentage of borrowers assisted with gross annual income \$90,000 or greater, rounded to the nearest hundredth.
\$70,000- \$89,000	Percentage of borrowers assisted with gross annual income \$70,000-89,000, rounded to the nearest hundredth.
\$50,000- \$69,000	Percentage of borrowers assisted with gross annual income \$50,000-69,000, rounded to the nearest hundredth.
Below \$50,000	Percentage of borrowers assisted with gross annual income less than \$50,000, rounded to the nearest hundredth.

**Home Mortgage Disclosure Act (HMDA)**

<b>Borrower</b>	
<b>Race</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Ethnicity</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Sex</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Co-Borrower</b>	
<b>Race</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Ethnicity</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Sex</b>	
All Categories	All totals for the aggregate number of borrowers assisted.

**Geographic Breakdown (by County)**

All Categories	Number of aggregate borrowers assisted in each county listed.
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**HFA Performance Data Reporting - Program Notes**

NJ HOMEKEEPER	Program provides monthly mortgage payment assistance for up to 24 months and/or reinstatement assistance with a maximum assistance amount up to \$48,000 on behalf of homeowners who are unable to afford their monthly payment due to a qualified financial hardship.
NJ HOME SAVER	Provides principal reduction and/or reinstatement assistance to facilitate a refinance, recast, or permanent mortgage modification.
NJ HomeSeeker Down Payment Assistance (DPA) Program	Program provides funds to prevent foreclosures by stimulating home purchase activity and stabilizing neighborhoods in targeted areas.